15

10

## Claims

- 1. A system for analyzing service provider rate plain information, the system comprising:
  - a user module for accessing user information;
- a service provider database for storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and

an analysis engine module for analyzing user information and service provider information to generate one or more savings suggestions base on rate information and at least one other user preference.

- 2. The system of claim 1 wherein user information comprises user entered profile information.
- 3. The system of claim 1 wherein user information comprises user prior usage information.
- 4. The system of claim 1 wherein user information comprises user entered profile information and prior usage information.
- 5. The system of claim 1 further comprising a savings module for providing personalized savings information wherein the personalized savings information is generated by the analysis engine module.
  - 6. The system of claim 5 wherein savings information comprises static savings information.

20

- 7. The system of claim 5 wherein savings information comprises proactive savings information.
- 8. The system of claim 1 further comprising an external data module for storing user independent data wherein the analysis engine module further analyses user independent data in generating one or more preferred savings suggestions.
- 9. The system of claim 1 further comprising a switching module for facilitating switching the user to the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises a new rate plan.
- 10. The system of claim 1 further comprising a switching module for facilitating switching the user to the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises a new service provider.
- 15 11. The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified service provider.
  - 12. The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified rate plan.
  - 13. The system of claim 1 further comprising a delivery module for enabling the user to specify one or more modes of delivery.
  - 14. A method for analyzing service provider rate plain formation, the method comprising the steps of:

25

accessing user information;

storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and

- analyzing user information and service provider information to generate one or more preferred savings suggestions.
  - 15. The method of claim 14 wherein user information comprises user entered profile information.
- 10 16. The method of claim 14 wherein user information comprises user prior usage information.
  - 17. The method of claim 14 wherein user information comprises user entered profile information and prior usage information.
  - 18. The method of claim 14 further comprising the step of providing personalized savings information wherein the personalized savings information is generated by the analysis engine module.
  - 19. The method of claim 18 wherein savings information comprises static savings information.
- 20. The method of claim 18 wherein savings information comprises proactive savings information.
  - 21. The method of claim 14 further comprising the step of storing user independent data wherein the analysis engine module further analyses user independent data in generating one or more preferred savings suggestions.

- 22. The method of claim 14 further comprising the step of facilitating switching the user to the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises a new rate plan.
- 23. The method of claim 14 further comprising the step of facilitating switching the user to the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises a new service provider.
- 24. The method of claim 14 further comprising the step of aggregating one or more users who are willing to transfer to an identified service provider.
  - 25. The method of claim 14 further comprising the step of aggregating one or more users who are willing to transfer to an identified rate plan.
- 5 26. The method of claim 14 further comprising the step of enabling the user to specify one or more modes of delivery.